IN THE CLAIMS

Please cancel claims 6-7, 42-43, 52-53 and 55.

Please amend claims 3, -6-7, 35, 41-43, 45, 51-53, 56, and 60-61 as follows:

3.(Thrice Amended) The method of claim 2, further comprising the [steps] step of:

[identifying another plurality of deposit accounts associated with a respective one of the plurality of consumers; and]

directing a transfer of funds from each of the [other] plurality of deposit accounts to a second deposit account associated with the service provider based on the debit directive.

35.(Amended) The method of claim 1, wherein the [request is] instructions are generated by [a] general purpose network [device] devices operating as such.

41.(Twice Amended) The article of manufacture according to claim 38, wherein the computer programming is further readable to cause the computer to:

[identify another plurality of deposit accounts associated with the plurality of consumers; and]

direct a transfer of funds from each of the [identified] plurality of deposit accounts to a second deposit account associated with the service provider based on the debit directive.

45.(Amended) The article of manufacture according to claim 21, wherein the [request is] instructions are generated by

[a] general purpose network [device] <u>devices operating as</u> <u>such</u>.

51.(Twice Amended) The system according to claim 48, wherein the second processor is further configured to:

[identify a another plurality of deposit accounts associated with the plurality of consumers; and]

direct a transfer of funds from each of the [identified] plurality of deposit accounts to a second deposit account associated with the service provider.

56.(Amended) The system according to claim 25, further including:

a <u>plurality of</u> general purpose network [device] <u>devices</u>;

wherein the [request is] <u>instructions are</u> generated by the general purpose network [device] <u>devices operating as</u> <u>such</u>.

60.(Twice Amended) A method of directing payment of bills, comprising the steps of:

receiving a plurality of instructions to pay a plurality of bills of a merchant on behalf of a plurality of consumers;

processing the received plurality of instructions to generate a directive to pay the plurality of bills on behalf of the plurality of consumers by a single consolidated payment [via a network]; and

processing the received plurality of instructions to generate a directive to debit each of a plurality of deposit accounts associated with each of the plurality of <u>consumers by one of a draft and a charge to a credit card.</u>

61. (Amended) The method of claim 60, wherein <u>the generated</u>
<u>debit directive directs the debiting of each of the</u>
<u>plurality of deposit accounts associated with each of the</u>
<u>plurality of consumers by one of the draft, the credit card</u>
<u>charge, and an electronic transfer of funds via</u> [the
network is] <u>an ACH network.</u>

Please add the following new claims 62-67 as follows:

62. A method of directing payments, comprising:

receiving, via a network, a plurality of requests to
make payments to a payee on behalf of a plurality of
payers, each of the received plurality of requests having
an associated payment amount;

processing each of the received plurality of requests
to select one of (i) a draft and (ii) an electronic fund
transfer, as a form for debiting the associated payment
amount from a deposit account associated with a respective
one of the plurality of payers;

generating a debit instruction to debit the payment
amount associated with each of the plurality of requests
from the deposit account associated with the respective one
payer in accordance with the selected form of debiting for
that deposit account; and

generating an instruction to make the payments to the
payee on behave of the plurality of payers in accordance
with the received plurality of requests by a single
consolidated payment.

63. A system for directing payments, comprising:

a communications network;

a plurality of network devices associated with a plurality of payers, configured to transmit, via the network, a plurality of requests to make payments to a payee on behalf of the plurality of payers, each of the transmitted plurality of requests having an associated payment amount; and

a processor configured to process each of the transmitted plurality of requests to select one of (i) a draft and (ii) an electronic fund transfer, as a form for debiting the associated payment amount from a deposit account associated with a respective one of the plurality of payers, to generate a debit instruction to debit the associated payment amount from the deposit account associated with the respective one payer in accordance with the selected form of debiting for that deposit account, and to generate an instruction to make the payments to the payee on behave of the plurality of payers in accordance with the received plurality of requests by a single consolidated payment.

64. A method of directing payments, comprising:

transmitting, via only a communications network, a plurality of requests to make payments to a payee on behalf of a plurality of payers, the plurality of requests having associated payment amounts;

processing the transmitted plurality of requests to generate instructions to debit the associated payment amounts from deposit accounts associated with the plurality of payers, and to generate an instruction to make the payments to the payee on behave of the plurality of payers in accordance with the received plurality of requests by a single consolidated payment;

transmitting the generated debit instructions via an electronic fund transfer network;

paying the associated payment amounts in accordance with the generated payment instruction.

65. A system for directing payments, comprising:

a communications network;

an electronic fund transfer network, different than the communications network;

a plurality of network devices, interconnected to only the communications network and associated with a plurality of payers, and configured to transmit, via the communications network, a plurality of request to make payments to a payee on behalf of the plurality of payers, the plurality of requests having associated payment amounts; and

a processor, interconnected the electronic fund transfer network, and configured to process the transmitted plurality of requests to generate instructions to debit the associated payment amounts from a plurality of deposit accounts associated with the plurality of payers and an instruction to make the payments to the payee on behave of the plurality of payers in accordance with the received plurality of requests by a single consolidated payment, and to transmit the debit instructions via the electronic fund transfer network;

wherein the associated payment amounts are paid by the single consolidated payment in accordance with the generated payment instruction.

66. A method of directing payments, comprising:

receiving a plurality of requests to pay a payee on behalf of a plurality of payers, the plurality of requests having associated payment amounts;

processing the received plurality of requests to generate a first instruction to credit the associated payment amounts to a first deposit account associated with the payee on behave of the plurality of payers in accordance with the received plurality of requests by a single consolidated payment credit, and second instructions to debit the associated payment amounts from a plurality of second deposit accounts associated with the plurality of payers;

transmitting the first instruction and the second instructions via a single electronic fund transfer network to electronically transfer funds from the plurality of second deposit accounts and to electronically transfer funds to the first deposit account.

67.   A system for directing payments, comprising:

a communication network;

an electronic fund transfer network;

a plurality of network devices configured to transmit, via the communications network, a plurality of requests to pay a payee on behalf of a plurality of payers, the plurality of requests having associated payment amounts; and

a processor configured to process the transmitted plurality of requests to generate a first instruction to credit the associated payment amounts to a first deposit account associated with the payee on behave of the plurality of payers by a single consolidated payment credit, and second instructions to debit the associated

payment amounts from a plurality of second deposit accounts associated with the plurality of payers, and to direct transmission of the first instruction and the second instructions via the electronic fund transfer network to electronically transfer funds from the second deposit account and to electronically transfer funds to the first deposit account.